UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

| STEFAN E. CENCARIK |
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Plaintiff,

v.

Case No. 15-cv-14149

NAVIENT SOLUTIONS, INC.,

Defendant.

NOTICE OF REMOVAL

Pursuant to 28 U.S.C. §§ 1331, 1441, and 1446, defendant, Navient Solutions, Inc. (NSI), hereby removes the above-captioned civil action from the Essex County Superior Court, Commonwealth of Massachusetts, to the United States District Court for the District of Massachusetts, Boston Division. The removal of this civil case is proper because:

- 1. NSI is the only defendant in this civil action in the Essex County Superior Court, Commonwealth of Massachusetts, Case No. 1577CV01813-D (hereinafter, the "State Court Action").
- 2. NSI removes this case pursuant to 28 U.S.C. § 1441, as plaintiff's Complaint purports to allege causes of action against NSI that arise under federal law, including the Truth in Lending Act, 15 U.S.C. § 1601, et seq.
- 3. Pursuant to 28 U.S.C. § 1446(b), NSI has timely filed this Notice of Removal. NSI was served with plaintiff's Complaint on November 16, 2015. This Notice of Removal is filed within 30 days of receipt of the Complaint by NSI.

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4. Attached hereto as **Exhibit A** and incorporated by reference as part of the Notice

of Removal are true and correct copies of the process and pleadings in the State Court Action.

No further proceedings have taken place in the State Court Action.

5. A copy of this Notice of Removal is being served upon plaintiff and filed

concurrently with the Clerk of the Essex County Superior Court, Commonwealth of

Massachusetts.

WHEREFORE, Defendant, Navient Solutions, Inc., hereby removes to this Court the

State Court Action.

Date: December 16, 2015

Respectfully submitted,

/s/ Jennifer L. Markowski

Jennifer L. Markowski, BBO#655927

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Attorney for Defendant,

Navient Solutions, Inc.

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on the 16th day of December 2015, a copy of the foregoing document was sent via email and U.S. Mail First Class to:

Stefan E. Cencarik, Esq.
Law Office of Stefan Cencarik, PLLC
220 Broadway, Suite 105
Lynnfield, MA 01940
stefan@northshorebusinesslaw.com

/s/ Jennifer L. Markowski
Jennifer L. Markowski

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